

Form 213

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Wintis K. Gibson Jr.**  
Debtor(s)

Bankruptcy Case No.: 19-21834-GLT  
Related to Docket No. 50  
Chapter: 13  
Docket No.: 51 - 50  
Concil. Conf.: January 21, 2021 at 10:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **November 30, 2020**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **December 14, 2020**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

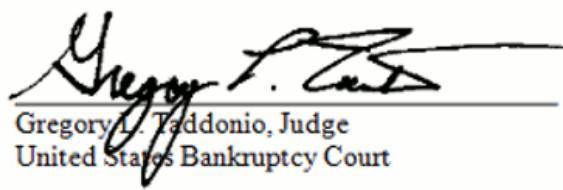
On **January 21, 2021 at 10:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at remotely by the Trustee via Zoom, how to participate: goto [www.ch13pitt.com](http://www.ch13pitt.com), [meetings@chapter13trusteewdpa.com](mailto:meetings@chapter13trusteewdpa.com).

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: October 13, 2020

cm: All Creditors and Parties In Interest



\_\_\_\_\_  
Gregory J. Taddonio, Judge  
United States Bankruptcy Court

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

In re:  
Wintis K. Gibson, Jr.  
Debtor(s)

Case No. 19-21834-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Oct 13, 2020

User: hthu  
Form ID: 213

Page 1 of 2  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2020:**

Recip ID	Recipient Name and Address
db	+ Wintis K. Gibson, Jr., 4449 Whitebush Street, Homestead, PA 15120-1220
cr	+ City of Pittsburgh and City of Pittsburgh School D, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
15055805	+ AMEX/DSNB, 9111 DUKE BLVD., Mason, OH 45040-8999
15092461	+ City of Pittsburgh & School Dist. of Pittsburgh, Goehring Rutter & Boehm, c/o Jeffery R. Hunt, Esq., 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15055809	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, MACYS/DSNB, PO BOX 8218, Mason, OH 45040
15055807	+ FREEDOM MORTGAGE, PO BOX 619063, Dallas, TX 75261-9063
15045710	+ Freedom Mortgage Corporation, c/o KML Law Group, 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541
15086108	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
15055811	+ SEVERIA HERRINGTON, 910 CLARENCE ROAD, Cleveland, OH 44121-1308
15055806	++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, ELAN FINANCIAL SERVICE, PO BOX 790084, Saint Louis, MO 63179

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 14 2020 03:26:06	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15055804	+ Email/Text: ally@ebn.phinsolutions.com	Oct 14 2020 03:12:00	ALLY FINANCIAL, PO BOX 380901, Minneapolis, MN 55438-0901
15086297	Email/Text: ally@ebn.phinsolutions.com	Oct 14 2020 03:12:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15086453	Email/Text: bnc-quantum@quantum3group.com	Oct 14 2020 03:13:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15083295	+ Email/Text: kburkley@bernssteinlaw.com	Oct 14 2020 03:15:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15055810	+ Email/PDF: pa_dc_claims@navient.com	Oct 14 2020 03:27:43	NAVIENT, 123 S JUSTISON STREET, Wilmington, DE 19801-5363
15065829	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Oct 14 2020 03:12:00	Navient Solutions, LLC. on behalf of, Ascendium Education Solutions Inc, PO BOX 8961, Madison, WI 53708-8961
15055812	+ Email/PDF: gecsed@recoverycorp.com	Oct 14 2020 03:27:38	SYNCB/LOWES, PO BOX 965005, Orlando, FL 32896-5005
15077765	+ Email/PDF: gecsed@recoverycorp.com	Oct 14 2020 03:26:02	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15046660	+ Email/PDF: gecsed@recoverycorp.com	Oct 14 2020 03:27:38	Synchrony Bank, c/o of PRA Receivables

District/off: 0315-2

User: hthu

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Date Rcvd: Oct 13, 2020

Form ID: 213

Total Noticed: 21

15080055

Email/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM

Oct 14 2020 03:26:14

Management, LLC, PO Box 41021, Norfolk, VA  
23541-1021

Verizon, by American InfoSource as agent, PO  
Box 4457, Houston, TX 77210-4457

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr		FREEDOM MORTGAGE CORPORATION
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15055808	*+	Freedom Mortgage Corporation, c/o KML Law Group, 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmllawgroup.com
Jeffrey R. Hunt	on behalf of Creditor City of Pittsburgh and City of Pittsburgh School District jhunt@grblaw.com cnoroski@grblaw.com
Jodi L. Hause	on behalf of Creditor FREEDOM MORTGAGE CORPORATION jodi.hause@phelanhallinan.com pawb@fedphe.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecl@chapter13trusteewdpa.com
Russell A. Burdelski	on behalf of Debtor Wintis K. Gibson Jr. Russ@BurdelskiLaw.com, russ.burdelski@gmail.com

TOTAL: 8